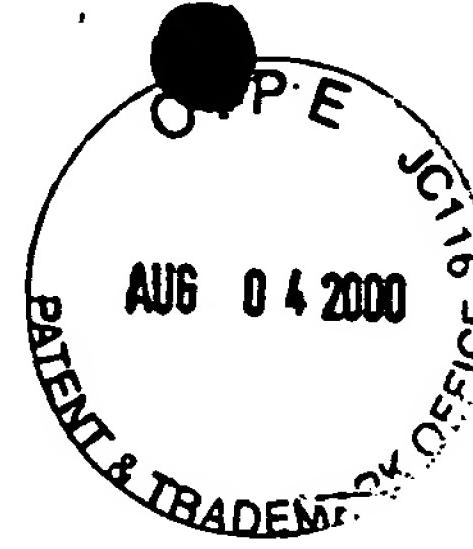


DECLARATION  
Utility Application



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **A MULTI-APPLICATION SMARTCARD WITH CURRENCY EXCHANGE, LOCATION, TRACKING AND PERSONAL IDENTIFICATION CAPABILITIES** the specification of which

(Check One)

- is attached hereto OR  
 was filed on 1/28/2000 as United States Application Serial No. 09/493,756 or PCT International Application No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

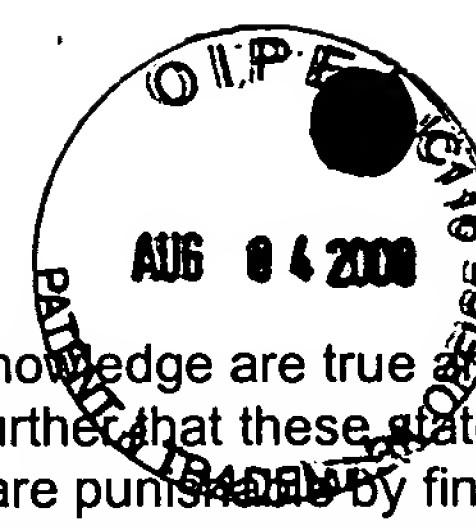
Prior Foreign Application Number(s)	Country	Date of Filing	Priority Claimed Yes	No
None				

I hereby claim the benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date
None	

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date	Status-Patented, Pending or Abandoned
None			



I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

201	FULL NAME OF INVENTOR	FIRST Name CHRIS	MIDDLE Initial --	LAST Name CARMICHAEL
	RESIDENCE & CITIZENSHIP	City Laguna Hills	State or Foreign Country CA	Country of Citizenship U.S.A.
	POST OFFICE ADDRESS	27411 Westridge Lane	City Laguna Hills	State or Country CA
INVENTOR'S SIGNATURE		DATE _____		

202	FULL NAME OF INVENTOR	FIRST Name CONNIE	MIDDLE Initial ---	LAST Name CARMICHAEL
	RESIDENCE & CITIZENSHIP	City Laguna Hills	State or Foreign Country CA	Country of Citizenship U.S.A.
	POST OFFICE ADDRESS	27411 Westridge Lane	City Laguna Hills	State or Country CA
INVENTOR'S SIGNATURE		DATE _____		

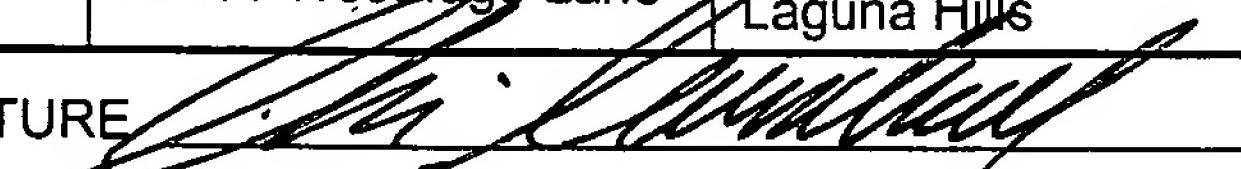
203	FULL NAME OF INVENTOR	FIRST Name GREG	MIDDLE Initial	LAST Name CROTTY
	RESIDENCE & CITIZENSHIP	City Morris Planes	State or Foreign Country New Jersey	Country of Citizenship U.S.
	POST OFFICE ADDRESS	#4 Monnett Court	City Morris Planes	State or Country NJ
INVENTOR'S SIGNATURE _____		DATE _____		

204	FULL NAME OF INVENTOR	FIRST Name	MIDDLE Initial	LAST Name
	RESIDENCE & CITIZENSHIP	City	State or Foreign Country	Country of Citizenship
	POST OFFICE ADDRESS		City	State or Country
INVENTOR'S SIGNATURE _____		DATE _____		

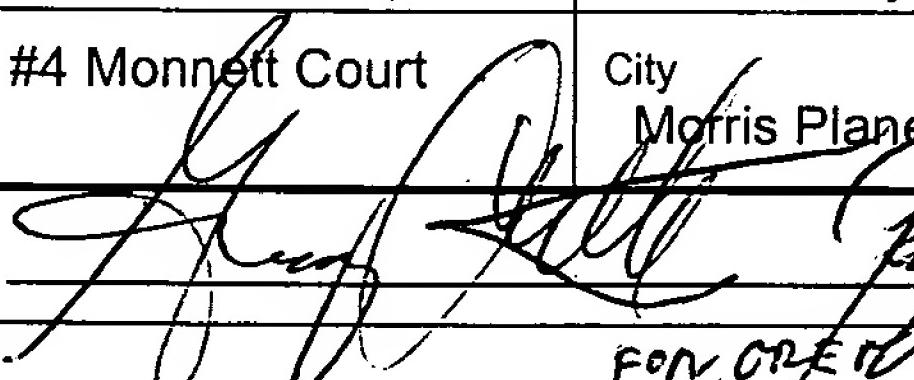
205	FULL NAME OF INVENTOR	FIRST Name	MIDDLE Initial	LAST Name
	RESIDENCE & CITIZENSHIP	City	State or Foreign Country	Country of Citizenship
	POST OFFICE ADDRESS		City	State or Country
INVENTOR'S SIGNATURE _____		DATE _____		

AUG 04 2000

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

201	FULL NAME OF INVENTOR	FIRST Name CHRIS	MIDDLE Initial --	LAST Name CARMICHAEL
	RESIDENCE & CITIZENSHIP	City Laguna Hills	State or Foreign Country CA	Country of Citizenship U.S.A.
	POST OFFICE ADDRESS	27411 Westridge Lane	City Laguna Hills	State or Country CA Zip Code 92659
INVENTOR'S SIGNATURE 		DATE _____		

202	FULL NAME OF INVENTOR	FIRST Name CONNIE	MIDDLE Initial ---	LAST Name CARMICHAEL
	RESIDENCE & CITIZENSHIP	City Laguna Hills	State or Foreign Country CA	Country of Citizenship U.S.A.
	POST OFFICE ADDRESS	27411 Westridge Lane	City Laguna Hills	State or Country CA Zip Code 92659
INVENTOR'S SIGNATURE 		DATE _____		

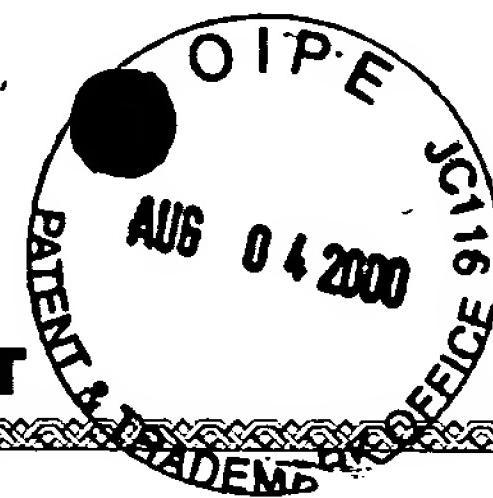
203	FULL NAME OF INVENTOR	FIRST Name GREG	MIDDLE Initial	LAST Name CROTTY
	RESIDENCE & CITIZENSHIP	City Morris Planes	State or Foreign Country New Jersey	Country of Citizenship U.S.
	POST OFFICE ADDRESS	#4 Monnett Court	City Morris Planes	State or Country NJ Zip Code 07950
INVENTOR'S SIGNATURE 		DATE 6/21/00 PERCY PACHECO		

NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES MAY 4, 2004

204	FULL NAME OF INVENTOR	FIRST Name	MIDDLE Initial	LAST Name
	RESIDENCE & CITIZENSHIP	City	State or Foreign Country	Country of Citizenship
	POST OFFICE ADDRESS		City	State or Country Zip Code
INVENTOR'S SIGNATURE _____		DATE _____		

205	FULL NAME OF INVENTOR	FIRST Name	MIDDLE Initial	LAST Name
	RESIDENCE & CITIZENSHIP	City	State or Foreign Country	Country of Citizenship
	POST OFFICE ADDRESS		City	State or Country Zip Code
INVENTOR'S SIGNATURE _____		DATE _____		

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## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of ORANGE

} ss.

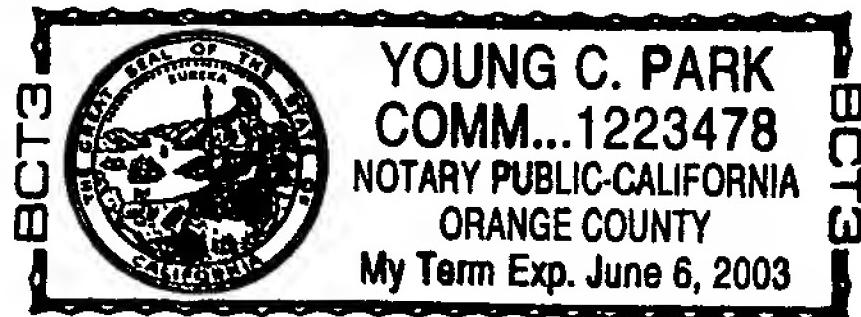
On June, 20th 2000, before me, YOUNG C. PARK Notary Public,  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")  
personally appeared Connie Carmichael,  
Name(s) of Signer(s)

- personally known to me  
 proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Young C. Park  
Signature of Notary Public



Place Notary Seal Above

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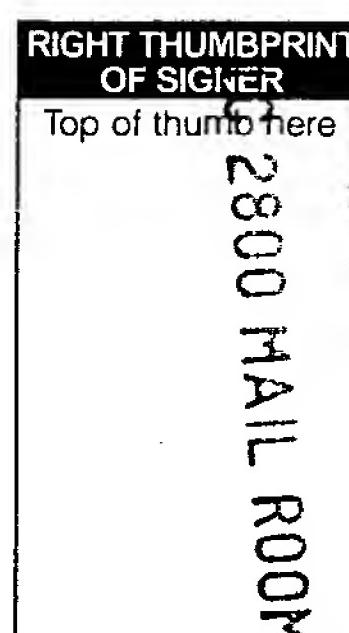
Signer(s) Other Than Named Above: \_\_\_\_\_

#### Capacity(ies) Claimed by Signer

Signer's Name: \_\_\_\_\_

- Individual  
 Corporate Officer — Title(s): \_\_\_\_\_  
 Partner —  Limited  General  
 Attorney in Fact  
 Trustee  
 Guardian or Conservator  
 Other: \_\_\_\_\_

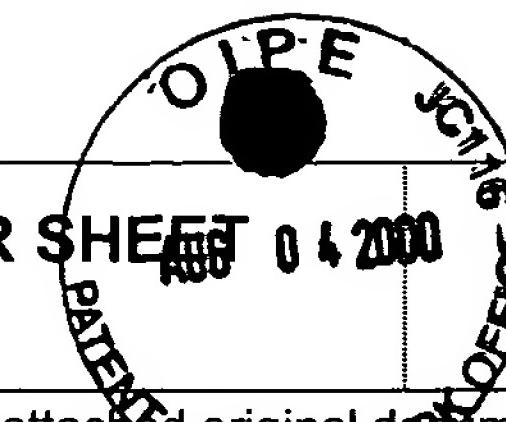
Signer Is Representing: \_\_\_\_\_



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PATENTS ONLY

Docket No. 249/156



To the Honorable Commissioner of Patents and Trademarks. Please record the attached original documents or copy thereof.

## 1. Name of conveying party(ies):

GREG CROTTY

Additional name(s) of conveying party(ies) attached?

 Yes  No

## 3. Nature of conveyance:

- Assignment  Merger  
 Security Agreement  Change of Name  
 Other \_\_\_\_\_

Execution Date: June 21, 2000

## 2. Name and address of receiving party:

Name: INTERNATIONAL APPAREL GROUP, LLC

Internal Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Street Address: 27068 South La Paz, Suite 189City: Alico Viejo State: California Zip: 92656

## 4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No(s).: 09/493,756

B. Patent No(s).:

Additional numbers attached?  Yes  No

## 5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Samuel B. Stone

Internal Address: LYON &amp; LYON LLP

633 West Fifth Street, Suite 4700  
Los Angeles, CA 90071-20666. Total number of applications and patents involved: 17. Total fee (37 CFR 3.41): \$ 40.00 Enclosed Charge this Deposit Account if any additional fee is required8. Deposit Account Number: 12-2475

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## 9. Statement and signature:

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Ivan Posey, Reg. No. 43,865

Date: July 26, 2000Total number of pages including cover sheet: 4

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ASSIGNMENT OF PATENT APPLICATION

WHEREAS, I, GREG CROTTY, a citizen of the United States, having an address of #4 Monnett Court, Morris Planes, New Jersey 07950, (hereinafter referred to as "ASSIGNOR"), have jointly invented, along with Chris Carmichael and Connie Carmichael, and own a certain invention entitled A MULTI-APPLICATION SMARTCARD WITH CURRENCY EXCHANGE, LOCATION, TRACKING AND PERSONAL IDENTIFICATION CAPABILITIES for which application for Letters Patent of the United States of America was filed on January 28, 2000, Serial No. 09/493,756.

WHEREAS, INTERNATIONAL APPAREL GROUP, LLC, a corporation organized and existing under and by virtue of the laws of the State of Delaware and having its principal place of business at 27068 South La Paz, Suite 189, Aliso Viejo, California 92656-3041, (hereinafter referred to as "ASSIGNEE"), is desirous of acquiring the exclusive right, title and interest in, to and under said invention and in, to and under any Patent or similar legal protection to be obtained therefor in the United States of America, its territorial possessions and in any and all countries foreign thereto.

NOW, THEREFORE, for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR hereby sells, assigns, transfers and sets over unto the said ASSIGNEE, its successors and assigns, the full and exclusive right, title and interest to said invention and to all Letters Patent or application or similar legal protection, not only in the United States and its territorial possessions, but in all countries foreign thereto to be obtained for said invention by said application, and to any continuation, division, renewal, substitute or reissue thereof or any legal equivalent thereof in the United States or a foreign country for the full term or terms for which the same may be granted, including all priority rights under the International Convention; and

ASSIGNOR hereby authorizes and requests the Commissioner of Patents and Trademarks to issue said Letters Patent or any legal equivalent thereof to said ASSIGNEE, its successors and assigns, in accordance with this Assignment.

ASSIGNOR hereby covenants that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this Agreement;

ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents as may be known and accessible to ASSIGNOR and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents in the United States or in any foreign country, which may be necessary or desirable to carry out the purposes thereof.

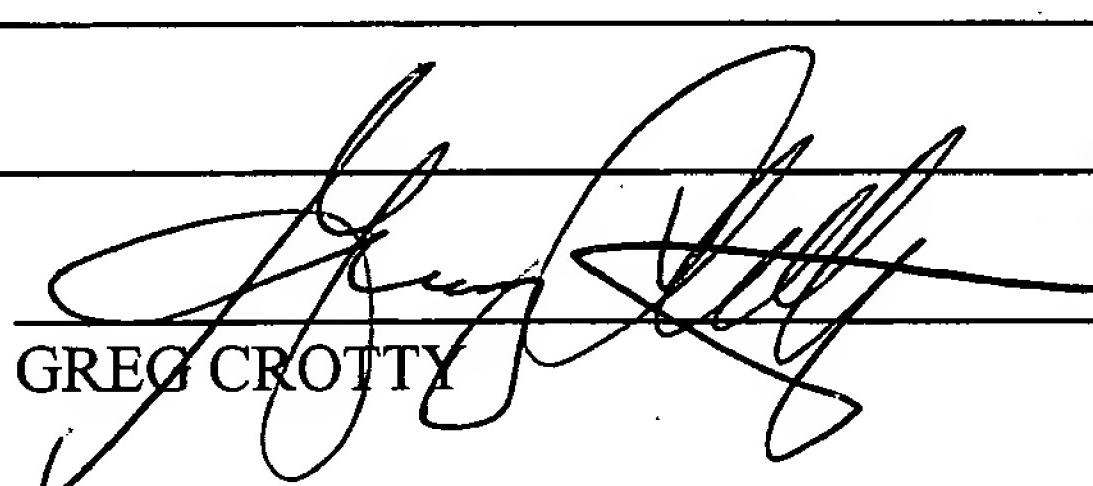
WITNESS my hand at Morris

New Jersey

California, this 21st day of June

, 2000

SIGN  
HERE

  
GREG CROTTY

NEW JERSEY  
STATE OF CALIFORNIA  
Morris  
COUNTY OF ORANGE

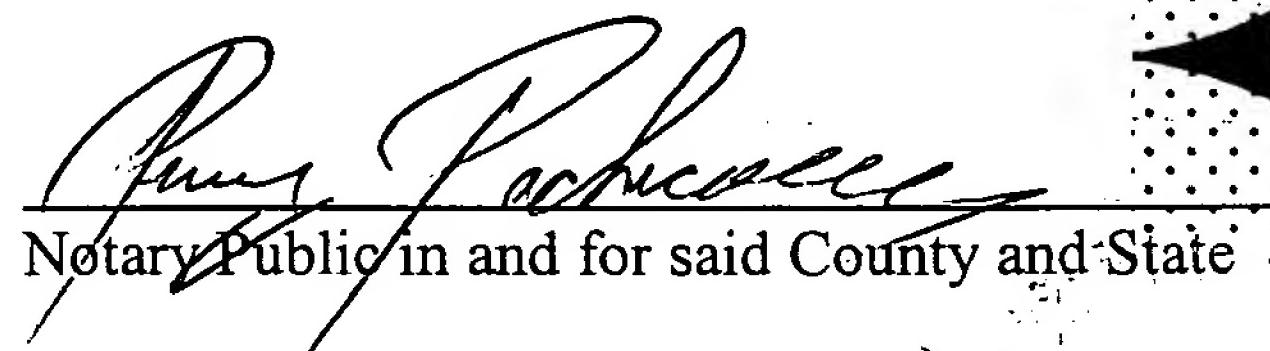
)  
ss  
)

On 6/21/00 before me, GREGORY CROTTY, personally appeared

personally known to me - OR -  proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me

that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

  
Percy Pacheco  
Notary Public in and for said County and State

PERCY PACHECO  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES MAY 4, 2004